

Information to identify the case:

Debtor 1	Derek A. Chin-Sam	Social Security number or ITIN	xxx-xx-4304
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	13-22414-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Derek A. Chin-Sam

8/9/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Derek A. Chin-Sam
 Debtor

Case No. 13-22414-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Aug 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2018.

db +Derek A. Chin-Sam, 300 Ford Avenue, Apt. C1, Ford, NJ 08863-1244
 cr +Nationstar Mortgage LLC as servicing agent for Wel, Stern Lavinthal & Frankenberg LLC,
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 513985948 +5 Caraluzzo Co., 1713 North Main Rd., Vineland, NJ 08360-2542
 517290074 +Alicia M Sandoval, Esq., 200 Lake Drive East, Suite 110, Cherry Hill, NJ 08002-1171
 514038849 +GAZ Realty Inc., 366 North Broadway Suite 206, Jericho, NY 11753-2000
 513985949 +GAZ Realty Inc., George Abi Zied, 366 N. Broadway, Ste. 206, Jericho, NY 11753-2000
 514038850 +Gordon Petroleum Inc, c/o Robert Daroci, Esq, 800 Riverview Dr, Suite 104,
 Brielle, NJ 08730-1749
 513985947 +Gordon Petroleum Inc., Robert Daroci, Esq., 800 Riverview Dr., Ste. 104,
 Brielle, NJ 08730-1749
 514008404 JPMorgan Chase Bank, N.A., c/o Five Lakes Agency, Inc., P.O. Box 80730,
 Rochester, MI 48308-0730
 514059810 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, Attn: Bankruptcy Department,
 PO Box 630267, Irving, TX 75063)
 514118225 +PNC Bank, National Association, c/o Zucker Goldberg & Ackerman,
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 513985950 PSE&G, POB 14444, New Brunswick, NJ 08906-4444
 514050533 +S Caluzzo Co, 1713 North Main Street, Vineland, NJ 08360-2542
 513985951 +Verifone, 300 S. Park Place Blvd., Clearwater, FL 33759-4933
 514050535 +Verifone, 300 South Park Place Blvd, Clearwater, FL 33759-4933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 09 2018 22:52:06 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 09 2018 22:52:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514038848 +EDI: AMEREXPR.COM Aug 10 2018 02:18:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 514194438 +E-mail/Text: bankruptcy@pseg.com Aug 09 2018 22:51:12 PSE&G, PO Box 490,
 Cranford NJ 07016-0490, Attn: Bankruptcy Dept
 514050534 EDI: TFSR.COM Aug 10 2018 02:18:00 Toyota Motor Credit, 19001 S Western Ave,
 Torrance, CA 90501
 514050536 EDI: WFFC.COM Aug 10 2018 02:18:00 Wells Fargo Bank, PO Box 4233,
 Portland, OR 97208-4233

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514050532* PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
 517290073 ##+Funding Circle, One Union Street, Suite 210, San Francisco, CA 94111-1223

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
 Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
 by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 21

Date Rcvd: Aug 09, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Alexandra T. Garcia on behalf of Creditor PNC Bank, National Association
NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Brian C. Nicholas on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Cerbone on behalf of Debtor Derek A. Chin-Sam cerbonelawfirm@aol.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC as servicing agent for
Wells Fargo Bank, National Association, as Trustee for Structured Adjustable Rate Mortgage Loan
Trust, Mortgage Pass-Through Certificates, Series 2007-4 cmecf@sternlav.com

TOTAL: 7